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Voice and Phone Applications for Rural Communities

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Development Through Enterprise

Relevant trends

- **Mobile use rising** in emerging markets
- **Phone prices are falling**
 - Motorola @ \$30, Infineon at \$20, \$10 VoIP cordless
- **2.5G & 3G services appearing** in emerging markets
 - Creates capacity to run more digital applications
- **WiFi/WiMAX taking off, IP-based VSATs deployed**
 - Equipment prices falling
 - VOIP-ready VSATs now available
- **Telco in a box model**
 - VOIP phones, soft-switches + peer-to-peer models, and local WiFi networks enable low cost community systems

Voice-driven Applications

- Finance
- Agriculture
- Healthcare
- Multi-sector platforms

Financial Applications

- **WIZZIT**
 - Remit money and pay accounts
- **G-Cash Money Transfer**
 - Domestic & international remittances, make payments
- **SMART phones**
 - Airtime as currency; money transfers and payments
- **M-Wallet from Motorola**
 - Downloadable software
 - Make payments, purchase products, transfer money

Financial Applications, continued

- **Way Systems**
 - Transforms cell phone into Point of Sale (POS)/ATM terminals
 - Allows SMEs to accept credit/debit card payments



Enabling Microfinance

- **Remote Transaction System (RTS)**
 - Enables microfinance data to be captured in handheld device and uploaded to the MFI over a cellular network.
- **M-Pesa**
 - Creating a mobile-enabled version of an existing microfinance system
 - Enables person-to-person transfers (remittances)

Agriculture

- Existing agriculture info services reaching new markets via mobiles
 - Kenya Agriculture Commodity Exchange (KACE) Market Information Services
 - FOODNET
 - B2Bpricenow.com
 - Agriwatch SMS Service

Health

- On-Cue Compliance
 - Using SMS to remind people to take their medicine
 - Improves treatment, reducing long-term health costs
- Voxiva
 - Customized solutions that enable real-time data collection, analysis and response
 - Used in Rwanda, Peru, India & Iraq
- Cell-Life
 - Improving HIV monitoring and treatment in South Africa

Multi-Sector Platforms

- **Voxiva** – not just for health
 - Relief and Development (Indonesia)
 - E-Government (Peru)
- **WorldTalk**
 - Information on demand over any phone
 - Housing, health, market pricing, legal rights, employment, etc...
 - Pre-recorded or dynamic content
 - Free or low-cost to end user
 - Government/NGO info
 - 3rd party sponsorship (i.e. seed company that provides market prices to farmers)

Other Potential Apps

- Village phone model
- Community telecenter and info kiosks as local information hubs
 - Automated info available with a local call
- Connecting community groups
 - FOOD in India: bringing new markets to women entrepreneurs



Questions?